



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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FIRST MERCHANTS CORPORATION

BHC Name

City/State [MUNCIE, IN](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [15,060,725](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST MERCHANTS CORPORATION

200 EAST JACKSON STREET

MUNCIE, IN 47305

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Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	14,669,808			13,296,459			13,464,356			11,084,218			9,687,359		
Net income (\$000)	157,798			103,465			148,600			164,460			159,139		
Number of BHCs in peer group	132			130			128			125			154		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.95	2.65	71	2.93	2.80	54	2.96	2.77	59	3.34	3.01	62	3.61	3.33	68
+ Non-interest income	0.70	1.09	35	0.73	1.21	30	0.73	1.21	31	0.73	1.32	25	0.74	0.90	43
- Overhead expense	1.87	2.21	27	1.91	2.59	19	1.96	2.57	21	2.21	2.69	24	2.27	2.58	36
- Provision for credit losses	0	-0.12	74	0.54	0.66	39	0.44	0.51	40	0.03	0.15	17	0.07	0.12	41
+ Securities gains (losses)	0.05	0.01	92	0.10	0.03	89	0.09	0.02	93	0.04	0.01	90	0.04	0	94
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	86	0	0	42	0	0	16
= Pretax net operating income (tax equivalent)	1.83	1.76	59	1.30	0.91	75	1.39	1.04	75	1.87	1.56	76	2.05	1.55	87
Net operating income	1.43	1.34	61	1.04	0.70	74	1.10	0.81	76	1.48	1.19	82	1.64	1.22	87
Net income	1.43	1.34	61	1.04	0.71	74	1.10	0.82	75	1.48	1.19	82	1.64	1.22	87
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.41
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.40	3.12	68	3.77	3.64	57	3.73	3.55	58	4.66	4.41	68	4.68	4.38	78
Interest expense	0.26	0.26	64	0.60	0.58	59	0.53	0.52	60	1.06	1.08	53	0.77	0.81	49
Net interest income (tax equivalent)	3.13	2.85	65	3.17	3.05	50	3.20	3.01	58	3.60	3.33	60	3.91	3.58	68
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.07	0.12	48	0.11	0.28	36	0.09	0.27	31	0.04	0.21	19	0.02	0.09	34
Earnings coverage of net loan and lease losses (X)	39.34	26.30	71	22.12	20.97	70	27.52	22.91	69	64.08	24.40	88	114.45	29.27	88
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.21	1.32	89	1.37	1.58	40	1.41	1.58	42	0.95	0.83	63	1.11	0.94	74
Allowance for loan and lease losses / Total loans and leases	2.21	1.30	89	1.37	1.55	40	1.41	1.55	43	0.95	0.81	65	1.11	0.93	75
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.58	0.58	54	0.69	0.71	51	0.67	0.71	50	0.28	0.57	18	0.39	0.57	39
30–89 days past due loans and leases / Total loans and leases	0.10	0.29	21	0.32	0.37	54	0.29	0.39	44	0.19	0.43	23	0.14	0.32	25
Liquidity and Funding															
Net noncore funding dependence	4.53	-3.31	73	7.96	6.19	62	5.63	3.20	65	12.06	14.45	43	10.81	13.54	36
Net short-term noncore funding dependence	2.30	-9.17	84	2.35	-2.71	64	-0.11	-4.76	67	4.65	3.38	46	5.56	8.57	34
Net loans and leases / Total assets	58.75	58.81	49	66.39	63	53	64.81	61.58	51	67.33	63.77	47	72.29	73.30	43
Capitalization															
Tier 1 leverage ratio	9.28	9.07	60	9.53	9.05	68	9.57	9.13	71	10.54	9.76	74	10.91	10.37	67
Holding company equity capital / Total assets	12.40	10.79	74	13.35	11.12	80	13.33	11.16	82	14.34	12.43	75	14.24	11.21	87
Total equity capital (including minority interest) / Total assets	12.40	10.91	73	13.35	11.24	80	13.33	11.29	81	14.34	12.57	75	14.24	11.30	87
Common equity tier 1 capital / Total risk-weighted assets	11.75	12.64	39	12.02	12.26	48	12.02	12.38	50	12.13	12.17	54	11.98	12.37	57
Net loans and leases / Equity capital (X)	4.74	5.47	34	4.97	5.73	35	4.86	5.58	37	4.70	5.21	38	5.08	6.70	17
Cash dividends / Net income	28.90	27.22	54	41.01	49.74	44	38.05	42.30	44	31.18	33.12	48	26.18	24.05	49
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02				35.12
Growth Rates															
Assets	9.63	9.51	53	11.46	16.67	37	12.92	16.68	44	25.97	9.26	86	5.55	9.35	40
Equity capital	1.88	7.52	21	4.84	6.54	45	4.99	6.99	44	26.85	10.49	85	8.04	12.50	44
Net loans and leases	-2.99	-0.66	47	10.86	12.75	51	8.68	9.07	58	17.34	9.10	82	6.96	10.51	46
Noncore funding	-21.03	-21.64	53	-12.41	-6.57	45	-24.78	-12.18	36	45.01	6.59	88	-19.52	6.76	19
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	0.03	45
Long-term debt / Equity capital	3.75	10.65	30	3.82	13.73	29	3.73	13.56	27	3.92	13.04	36	4.97	3.76	67
Equity investment in subsidiaries / Equity capital	100.42	103.15	38	104.44	103.27	61	103.05	102.81	52	100.39	103.22	38	103.77	104.10	51
Cash from ops + noncash items + op expense / Op expense + dividends	229.56	155.61	78	71.86	142.45	14	112.05	147.24	38	188.48	190.27	55	196	123.74	83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	273,901	284,168	379,711	400,255	357,267	-3.61	70.32
Income from lease financing receivables.....	0	27	36	85	96	-100.00	-100.00
Fully taxable income on loans and leases.....	257,426	268,126	358,264	382,772	342,501	-3.99	63.48
Tax-exempt income on loans and leases.....	16,475	16,069	21,483	17,568	14,862	2.53	389.60
Estimated tax benefit on income on loans and leases.....	4,379	4,272	5,711	4,670	3,951	2.53	127.56
Income on loans and leases (tax equivalent).....	278,280	288,467	385,458	405,010	361,314	-3.53	70.98
Investment interest income (tax equivalent).....	72,455	57,512	78,036	67,885	53,887	25.98	112.75
Interest on balances due from depository institutions.....	461	795	933	3,973	1,865	-42.01	62.90
Interest income on other earning assets.....	434	832	1,047	1,622	1,610	-47.84	-56.64
Total interest income (tax equivalent)	351,630	347,606	465,474	478,490	418,676	1.16	77.50
Interest on time deposits of \$250K or more	440	3,344	3,666	4,964	3,839	-86.84	
Interest on time deposits < \$250K.....	2,596	14,883	16,384	29,124	18,176	-82.56	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	14,694	26,004	31,690	57,497	29,527	-43.49	299.19
Interest on other borrowings and trading liabilities.....	6,146	7,881	10,166	12,685	13,070	-22.01	27.40
Interest on subordinated debt and mandatory convertible securities	3,356	3,356	4,475	4,475	4,475	0.00	0.00
Total interest expense.....	27,232	55,468	66,381	108,745	69,087	-50.91	34.76
Net interest income (tax equivalent).....	324,398	292,138	399,093	369,745	349,589	11.04	82.36
Non-interest income.....	77,240	72,342	98,283	80,725	72,123	6.77	72.91
Adjusted operating income (tax equivalent)	401,638	364,480	497,376	450,470	421,712	10.19	80.46
Overhead expense.....	205,857	190,265	263,657	245,215	219,884	8.19	54.14
Provision for credit losses.....	0	54,191	58,673	2,800	7,227		-100.00
Securities gains (losses)	5,316	9,497	11,895	4,415	4,269	-44.02	109.13
Other tax equivalent adjustments	0	0	1	0	-1		
Pretax net operating income (tax equivalent).....	201,097	129,521	186,942	206,870	198,869	55.26	127.71
Applicable income taxes	28,308	13,734	21,375	29,325	28,999	106.12	43.27
Tax equivalent adjustments	14,991	12,322	16,967	13,085	10,731	21.66	53.06
Applicable income taxes (tax equivalent).....	43,299	26,056	38,342	42,410	39,730	66.18	46.51
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	157,798	103,465	148,600	164,460	159,139	52.51	168.56
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	157,798	103,465	148,600	164,460	159,139	52.51	168.56
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	157,798	103,465	148,600	164,460	159,139	52.51	168.56
Investment securities income (tax equivalent).....	72,455	57,512	78,036	67,885	53,887	25.98	112.75
US Treasury and agency securities (excluding mortgage-backed securities)	515	566	634	1,565	707	-9.01	87.96
Mortgage-backed securities	18,312	18,417	23,211	26,216	20,864	-0.57	50.84
All other securities	53,628	38,529	54,191	40,104	32,316	39.19	147.79
Cash dividends declared.....	45,608	42,435	56,542	51,276	41,660	7.48	184.64
Common	45,608	42,435	56,542	51,276	41,660	7.48	184.64
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.20	2.90	71	3.49	3.35	62	3.46	3.27	64	4.32	4	71	4.32	4.08	73
Less: Interest expense	0.25	0.24	64	0.56	0.54	60	0.49	0.48	61	0.98	0.98	57	0.71	0.75	46
Equals: Net interest income (tax equivalent)	2.95	2.65	71	2.93	2.80	54	2.96	2.77	59	3.34	3.01	62	3.61	3.33	68
Plus: Non-interest income	0.70	1.09	35	0.73	1.21	30	0.73	1.21	31	0.73	1.32	25	0.74	0.90	43
Equals: adjusted operating income (tax equivalent)	3.65	3.80	45	3.65	4.06	32	3.69	4.04	34	4.06	4.41	35	4.35	4.27	58
Less: Overhead expense	1.87	2.21	27	1.91	2.59	19	1.96	2.57	21	2.21	2.69	24	2.27	2.58	36
Less: Provision for credit losses	0	-0.12	74	0.54	0.66	39	0.44	0.51	40	0.03	0.15	17	0.07	0.12	41
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.05	0.01	92	0.10	0.03	89	0.09	0.02	93	0.04	0.01	90	0.04	0	94
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	86	0	0	42	0	0	16
Equals: Pretax net operating income (tax equivalent)	1.83	1.76	59	1.30	0.91	75	1.39	1.04	75	1.87	1.56	76	2.05	1.55	87
Less: Applicable income taxes (tax equivalent)	0.39	0.41	48	0.26	0.21	63	0.28	0.23	65	0.38	0.36	56	0.41	0.32	73
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	46
Equals: Net operating income	1.43	1.34	61	1.04	0.70	74	1.10	0.81	76	1.48	1.19	82	1.64	1.22	87
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.43	1.34	61	1.04	0.71	74	1.10	0.82	75	1.48	1.19	82	1.64	1.22	87
Memo: Net income (last four quarters)	1.40	1.30	63	1.16	0.81	77	1.10	0.82	75	1.48	1.19	82	1.64	1.22	87
Net income—BHC and noncontrolling (minority) interest	1.43	1.35	60	1.04	0.72	74	1.10	0.83	75	1.48	1.20	82	1.64	1.22	87
Margin Analysis															
Average earning assets / Average assets	94.08	93.09	63	92.42	92.11	54	92.62	92.32	55	92.68	91.05	68	92.31	93.23	38
Average interest-bearing funds / Average assets	69.23	61.98	79	69.45	64.67	74	69.34	64.06	74	71.32	65.57	79	68.75	70.70	41
Interest income (tax equivalent) / Average earning assets	3.40	3.12	68	3.77	3.64	57	3.73	3.55	58	4.66	4.41	68	4.68	4.38	78
Interest expense / Average earning assets	0.26	0.26	64	0.60	0.58	59	0.53	0.52	60	1.06	1.08	53	0.77	0.81	49
Net interest income (tax equivalent) / Average earning assets	3.13	2.85	65	3.17	3.05	50	3.20	3.01	58	3.60	3.33	60	3.91	3.58	68
Yield or Cost															
Total loans and leases (tax equivalent)	4.03	4.07	52	4.28	4.35	52	4.26	4.27	53	5.27	5.09	68	5.16	4.85	73
Interest-bearing bank balances	0.15	0.13	83	0.47	0.36	75	0.36	0.27	78	3.39	2.04	92	4.67	1.88	97
Federal funds sold and reverse repos	0	0.25	21	0.23	0.75	24	0.19	0.68	24	1.92	2.44	36	2.23	1.50	78
Trading assets	0	0.45			0.65			0.60			0.99			0.70	
Total earning assets	3.25	3.09	57	3.64	3.61	50	3.60	3.51	52	4.53	4.36	63	4.56	4.33	73
Investment securities (tax equivalent)	2.56	1.77	91	2.84	2.36	85	2.80	2.25	85	3.23	2.76	83	3.39	2.69	92
US Treasury and agency securities (excluding mortgage-backed securities)	0.83	1.23	24	2.67	1.85	87	2.14	1.75	72	2.33	2.32	59	2.01	2.20	47
Mortgage-backed securities	1.41	1.55	37	1.97	2.17	27	1.88	2.05	27	2.38	2.61	18	2.59	2.44	73
All other securities	3.23	2.85	67	3.57	3.28	68	3.55	3.24	68	3.81	4.06	52	4.14	3.74	68
Interest-bearing deposits	0.25	0.22	63	0.69	0.60	62	0.60	0.53	62	1.26	1.10	65	0.86	0.85	55
Time deposits of \$250K or more	0.50	0.70	26	1.83	1.53	78	1.65	1.42	71	1.89	1.96	40	1.73	1.57	66
Time deposits < \$250K	0.50	0.67	32	1.64	1.47	60	1.47	1.36	60	2.11	1.82	67	1.44	1.42	47
Other domestic deposits	0.23	0.16	74	0.50	0.41	72	0.44	0.36	72	1.03	0.93	61	0.67	0.64	58
Foreign deposits	0	0.12			0.48			0.42			1.19			1.85	
Federal funds purchased and repos	0.18	0.18	70	0.43	0.71	34	0.37	0.62	37	1.14	1.86	31	0.91	1.03	52
Other borrowed funds and trading liabilities	1.27	1.29	50	1.27	1.54	37	1.29	1.50	39	1.49	2.38	11	1.45	2.10	5
All interest-bearing funds	0.36	0.38	54	0.80	0.82	53	0.71	0.74	52	1.38	1.49	46	1.04	1.06	49

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	77,240	72,342	98,283	80,725	72,123
Fiduciary activities income	16,648	13,986	18,757	15,114	13,129
Service charges on deposit accounts - domestic	17,266	15,634	21,187	23,209	21,175
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	4,636	3,510	4,990	2,448	1,777
Insurance activities revenue.....	130	105	145	211	455
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	-678	-89	-217	71	-101
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	15,506	12,269	18,676	6,285	6,726
Other non-interest income.....	23,732	26,927	34,745	33,387	28,962
Total overhead expenses	205,857	190,265	263,657	245,215	219,884
Personnel expense.....	124,563	114,128	155,937	144,037	131,704
Net occupancy expense.....	31,664	30,465	45,535	35,390	32,282
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	4,284	4,511	5,987	5,994	6,719
Other operating expenses.....	45,346	41,161	56,198	59,794	49,179
Fee income on mutual funds and annuities.....	4,636	3,510	4,990	2,448	1,777
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,828	1,912	1,907	1,891	1,702
Average personnel expense per employee.....	68.14	59.69	81.77	76.17	77.38
Average assets per employee.....	8,025.06	6,954.22	7,060.49	5,861.56	5,691.75

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	6	2.14	85	4.85	2.09	83	5.08	2.02	82	3.03	2.72	57	2.46	1.69
Overhead expenses / Net Interest Income + non-interest income	53.24	58.85	25	54.03	62.06	21	54.88	62.28	23	56.06	61.29	32	53.50	61.22
Percent of Average Assets														
Total overhead expense	1.87	2.21	27	1.91	2.59	19	1.96	2.57	21	2.21	2.69	24	2.27	2.58
Personnel expense.....	1.13	1.23	38	1.14	1.30	34	1.16	1.30	37	1.30	1.41	38	1.36	1.46
Net occupancy expense.....	0.29	0.24	72	0.31	0.26	70	0.34	0.26	81	0.32	0.28	66	0.33	0.31
Other operating expenses.....	0.45	0.72	8	0.46	0.95	8	0.46	0.94	6	0.59	0.97	14	0.58	0.79
Overhead less non-interest income	1.17	1.08	51	1.18	1.27	44	1.23	1.25	45	1.48	1.32	55	1.53	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	51.25	58.34	21	52.20	61.60	17	53.01	61.82	19	54.44	60.64	21	52.14	60.51
Personnel expense.....	31.01	32.89	31	31.31	32.31	37	31.35	32.36	38	31.97	32.39	47	31.23	34.42
Net occupancy expense.....	7.88	6.26	77	8.36	6.55	80	9.16	6.58	86	7.86	6.52	75	7.65	7.33
Other operating expenses.....	12.36	18.68	6	12.53	22.16	4	12.50	22.28	4	14.60	21.20	9	13.26	18.28
Total non-interest income	19.23	28.20	31	19.85	28.52	33	19.76	28.83	31	17.92	29.23	25	17.10	20.30
Fiduciary activities income	4.15	2.27	76	3.84	2.06	75	3.77	2.09	75	3.36	1.97	73	3.11	1.95
Service charges on domestic deposit accounts	4.30	3.25	70	4.29	3.23	69	4.26	3.27	68	5.15	3.88	68	5.02	3.58
Trading revenue.....	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.03
Investment banking fees and commissions.....	1.15	2.46	44	0.96	2.59	39	1	2.46	42	0.54	3.54	28	0.42	0.85
Insurance activities revenue.....	0.03	0.38	43	0.03	0.41	41	0.03	0.41	41	0.05	0.47	44	0.11	0.46
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.49
Net servicing fees	-0.17	0.56	3	-0.02	-0.04	30	-0.04	0.01	29	0.02	0.28	36	-0.02	0.52
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.49
Net gain (loss) - sales of loans, OREO, and other assets	3.86	3.64	60	3.37	3.74	61	3.75	3.92	62	1.40	1.86	50	1.59	1.98
Other non-interest income.....	5.91	9.39	31	7.39	9.49	42	6.99	9.65	41	7.41	10.04	40	6.87	7.05
Overhead less non-interest income	32.02	29.67	48	32.35	31.97	48	33.25	31.93	51	36.52	31.06	57	35.04	39.75
Applicable income taxes / Pretax net operating income (tax equivalent).....	14.08	21.49	4	10.60	18.64	12	11.43	18.63	14	14.18	20.56	8	14.58	18.37
Applicable income tax + TE / Pretax net operating income + TE	21.53	23.11	25	20.12	22.16	29	20.51	21.18	36	20.50	23.23	24	19.98	21.35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	5,488,537	5,545,544	5,607,463	5,578,817	4,876,067	-1.03	59.08	
Commercial and industrial loans	2,573,615	2,875,331	2,776,699	2,109,879	1,726,664	-10.49	124.47	
Loans to individuals	137,053	127,504	131,979	138,676	100,908	7.49	79.03	
Loans to depository institutions and acceptances of other banks	0	0	0	5,051	10,070			
Agricultural loans	66,576	83,090	83,060	93,861	92,404	-19.87	-28.54	
Other loans and leases	781,785	615,547	647,939	542,063	423,132	27.01	274.12	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	9,047,566	9,247,016	9,247,140	8,468,347	7,229,245	-2.16	81.85	
Less: Allowance for loan and lease losses	199,972	126,726	130,648	80,284	80,552	57.80	215.13	
Net loans and leases	8,847,594	9,120,290	9,116,492	8,388,063	7,148,693	-2.99	80.13	
Debt securities that reprice or mature in over 1 year	4,434,611	2,921,946	3,135,718	2,585,003	1,614,702	51.77	242.82	
Mutual funds and equity securities	0	0	0	0	0			
Subtotal	13,282,205	12,042,236	12,252,210	10,973,066	8,763,395	10.30	114.04	
Interest-bearing bank balances	369,447	273,936	392,305	118,263	36,963	34.87	992.94	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	11,146	11,336	11,065	11,056	17,876	-1.68	129.11	
Trading assets	0	0	0	0	0			
Total earning assets	13,662,798	12,327,508	12,655,580	11,102,385	8,818,234	10.83	118.81	
Non-interest-bearing cash and due from depository institutions	169,261	164,632	192,896	177,201	139,247	2.81	69.94	
Premises, fixed assets, and leases	123,303	132,831	129,309	133,802	93,420	-7.17	29.06	
Other real estate owned	698	6,942	940	7,527	2,179	-89.95	-93.18	
Investment in unconsolidated subsidiaries	2,012	2,012	2,012	2,322	2,322	0.00	0.00	
Intangible and other assets	1,102,898	1,103,425	1,086,473	1,034,017	833,638	-0.05	93.01	
Total assets	15,060,725	13,737,350	14,067,210	12,457,254	9,889,040	9.63	114.45	
Quarterly average assets	15,006,087	13,660,818	13,968,047	12,479,039	9,923,001	9.85	119.50	
Average loans and leases (YTD)	9,202,864	8,986,673	9,050,081	7,686,861	6,997,268	2.41	95.34	
Memoranda								
Loans held-for-sale	5,990	3,183	3,966	9,037	4,778	88.19	304.18	
Loans not held-for-sale	9,041,576	9,243,833	9,243,174	8,459,310	7,224,467	-2.19	81.78	
Real estate loans secured by 1–4 family	1,689,710	1,674,954	1,744,466	1,738,551	1,498,236	0.88	48.21	
Commercial real estate loans	3,624,717	3,652,488	3,664,173	3,599,955	3,135,910	-0.76	68.07	
Construction and land development	521,889	622,084	484,723	787,568	545,729	-16.11	41.72	
Multifamily	754,299	718,999	775,019	598,683	630,983	4.91	80.00	
Nonfarm nonresidential	2,348,529	2,311,405	2,404,431	2,213,704	1,959,198	1.61	71.50	
Real estate loans secured by farmland	174,110	218,102	198,824	240,311	241,921	-20.17	13.57	
Total investment securities	4,445,757	2,933,282	3,146,783	2,596,059	1,632,578	51.56	242.40	
U.S. Treasury securities	1,000	300	0	0	0			
US agency securities (excluding mortgage-backed securities)	102,235	23,538	33,517	54,494	36,200	334.34	245.39	
Municipal securities	2,530,802	1,720,484	1,877,812	1,253,911	804,044	47.10	337.14	
Mortgage-backed securities	1,805,891	1,183,385	1,229,819	1,286,123	791,303	52.60	161.78	
Asset-backed securities	0	0	0	0	0			
Other debt securities	5,829	5,575	5,635	1,531	1,031	4.56	16554.29	
Mutual funds and equity securities	0	0	0	0	0			
Available-for-sale securities	2,374,574	1,824,156	1,919,115	1,790,021	1,142,191	30.17	252.41	
U.S. Treasury securities	1,000	300	0	0	0			
US agency securities (excluding mortgage-backed securities)	11,557	2,444	2,430	38,875	13,582	372.87	11342.57	
Municipal securities	1,534,555	1,146,946	1,257,885	899,796	606,135	33.79	315.77	
Mortgage-backed securities	823,133	670,391	654,665	851,319	522,443	22.78	170.25	
Asset-backed securities	0	0	0	0	0			
Other debt securities	4,329	4,075	4,135	31	31	6.23	12268.57	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	15,372	43,392	52,625	21,528	-1,170	-64.57	-31.47	
Available-for-sale securities appreciation (depreciation)	66,601	97,975	111,730	49,605	-7,532	-32.02	141.73	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	946,186	989,906	890,025	503,427	416,155	-4.42	60.97	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,554,323	2,187,607	2,298,138	1,736,396	1,452,231	16.76	95.22
NOW, ATS and transaction accounts	4,763,076	4,091,948	4,523,014	3,514,171	2,537,272	16.40	231.43
Time deposits less brokered deposits < \$250K	270,158	536,584	356,993	838,869	1,021,979	-49.65	
MMDA and other savings accounts	4,301,483	3,518,286	3,661,713	2,896,177	2,282,701	22.26	178.35
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	11,889,040	10,334,425	10,839,858	8,985,613	7,294,183	15.04	148.25
Time deposits of \$250K or more	102,586	183,781	133,179	292,058	225,763	-44.18	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	183,589	267,732	177,102	242,946	217,512	-31.43	-6.82
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	75,000	75,000	55,000	41,300	113,800	0.00	-47.76
Other borrowings w/remaining maturity over 1 year	264,149	329,522	339,430	314,772	206,186	-19.84	65.75
Brokered deposits < \$250K	357,063	387,947	388,573	562,285	238,971	-7.96	
Noncore funding	982,387	1,243,982	1,093,284	1,453,361	1,002,232	-21.03	-14.99
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	113,558	113,320	113,380	133,685	133,463	0.21	-7.20
Other liabilities	207,650	211,967	145,043	98,158	50,902	-2.04	278.17
Total liabilities	13,192,635	11,903,694	12,191,565	10,670,817	8,480,780	10.83	115.49
Equity Capital							
Perpetual preferred stock (including surplus)	125	125	125	125	125	0.00	0.00
Common stock	6,689	6,736	6,740	6,921	6,169	-0.70	31.16
Common surplus	990,273	1,004,674	1,006,346	1,056,677	841,954	-1.43	95.06
Retained earnings	832,728	757,550	788,578	696,520	583,336	9.92	116.37
Accumulated other comprehensive income	39,889	65,468	74,836	27,874	-21,422	-39.07	916.54
Other equity capital components	-1,614	-897	-980	-1,680	-1,902		
Total holding company equity capital	1,868,090	1,833,656	1,875,645	1,786,437	1,408,260	1.88	107.37
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	1,868,090	1,833,656	1,875,645	1,786,437	1,408,260	1.88	107.37
Total liabilities and capital	15,060,725	13,737,350	14,067,210	12,457,254	9,889,040	9.63	114.45
Memoranda							
Non-interest-bearing deposits	2,554,323	2,187,607	2,298,138	1,736,396	1,452,231	16.76	95.22
Interest-bearing deposits	9,794,366	8,718,546	9,063,472	8,103,560	6,306,686	12.34	136.79
Total deposits	12,348,689	10,906,153	11,361,610	9,839,956	7,758,917	13.23	126.80
Long-term debt that reprices within 1 year	0	0	0	0	0	0	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,875,645	1,786,437	1,786,437	1,408,260	1,303,463		
Accounting restatements	-68,040	0	0	0	0	0	
Net income	157,798	103,465	148,600	164,460	159,139		
Net sale of new perpetual preferred stock	0	0	0	0	0	0	
Net sale of new common stock	-15,144	-50,508	-48,832	-12,549	7,108		
Sale of treasury stock	0	0	0	0	0	0	
Less: Purchase of treasury stock	1,614	897	980	1,680	1,902		
Changes incident to business combinations	0	0	0	229,926	0		
Less: Dividends declared	45,608	42,435	56,542	51,276	41,660		
Change in other comprehensive income	-34,947	37,594	46,962	49,296	-17,888		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,868,090	1,833,656	1,875,645	1,786,437	1,408,260		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	36.44	36.06	45	40.37	36.66	52	39.86	36.22	51	44.78	37.78	58	49.31	53.63	39
Commercial and industrial loans	17.09	11.11	79	20.93	14.40	79	19.74	13.52	79	16.94	12.02	75	17.46	11.42	80
Loans to individuals	0.91	3.60	39	0.93	3.57	39	0.94	3.40	41	1.11	4.20	38	1.02	2.65	53
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0.04	0.04	80	0.10	0	95
Agricultural loans.....	0.44	0.21	81	0.60	0.20	86	0.59	0.19	85	0.75	0.24	84	0.93	0.47	78
Other loans and leases.....	5.19	4.26	63	4.48	4.66	58	4.61	4.63	58	4.35	5.01	53	4.28	2.64	74
Net loans and leases.....	58.75	58.81	49	66.39	63	53	64.81	61.58	51	67.33	63.77	47	72.29	73.30	43
Debt securities over 1 year.....	29.44	18.32	84	21.27	14.80	81	22.29	15.55	78	20.75	14.60	84	16.33	13.20	69
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13	0	0.05	19
Subtotal	88.19	78.17	89	87.66	79.07	87	87.10	78.16	86	88.09	79.65	81	88.62	87.24	54
Interest-bearing bank balances	2.45	9.37	12	1.99	6.40	19	2.79	7.51	19	0.95	3.06	24	0.37	2.30	16
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	0.01	38
Debt securities 1 year or less	0.07	1.51	7	0.08	1.85	7	0.08	1.68	8	0.09	1.91	7	0.18	2.14	16
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	0.02	38
Total earning assets.....	90.72	91.57	38	89.74	90.87	34	89.97	91.05	34	89.12	89.53	42	89.17	92.24	10
Non-interest cash and due from depository institutions.....	1.12	0.99	60	1.20	1.03	63	1.37	1.07	77	1.42	1.14	73	1.41	1.25	58
Other real estate owned.....	0	0.01	39	0.05	0.03	80	0.01	0.02	35	0.06	0.03	80	0.02	0.04	52
All other assets.....	8.16	7.39	62	9.06	8.03	66	8.66	7.82	63	9.45	9.27	53	9.42	6.39	89
Memoranda															
Short-term investments	2.53	12.31	5	2.08	10.21	7	2.87	11.17	11	1.04	7.63	8	0.55	4.70	5
U.S. Treasury securities.....	0.01	1.18	30	0	0.91	33	0	0.84	17	0	1.03	11	0	0.37	27
US agency securities (excluding mortgage-backed securities)	0.68	0.75	65	0.17	0.59	42	0.24	0.63	46	0.44	0.54	57	0.37	1.67	36
Municipal securities	16.80	1.70	97	12.52	1.60	96	13.35	1.69	96	10.07	1.34	97	8.13	2.66	89
Mortgage-backed securities	11.99	13.46	45	8.61	11.20	39	8.74	11.75	39	10.32	11.44	44	8	8.73	52
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.26	33
Other debt securities	0.04	0.51	36	0.04	0.40	43	0.04	0.42	41	0.01	0.39	32	0.01	0.52	34
Loans held-for-sale.....	0.04	0.50	29	0.02	0.52	21	0.03	0.52	22	0.07	0.39	31	0.05	0.29	43
Loans held for investment	60.03	58.34	52	67.29	63.22	54	65.71	61.72	56	67.91	63.50	50	73.06	73.24	47
Real estate loans secured by 1–4 family	11.22	11.57	51	12.19	12.28	51	12.40	11.91	53	13.96	13.29	55	15.15	16.83	50
Revolving	3.41	1.44	90	3.66	1.72	85	3.46	1.66	83	4.42	2.07	87	4.97	2.43	83
Closed-end, secured by first liens	7.69	9.73	42	8.35	10.10	41	8.79	9.81	45	9.23	10.69	42	9.81	13.60	38
Closed-end, secured by junior liens	0.11	0.19	45	0.18	0.24	50	0.16	0.22	51	0.30	0.28	64	0.37	0.41	55
Commercial real estate loans	24.07	22.35	52	26.59	22.30	59	26.05	22.22	58	28.90	22.23	58	31.71	33.39	45
Construction and land development	3.47	3.40	55	4.53	3.47	66	3.45	3.40	55	6.32	3.44	78	5.52	4.78	62
Multifamily.....	5.01	3.32	77	5.23	3.10	79	5.51	3.12	82	4.81	3.01	78	6.38	5.12	75
Nonfarm nonresidential	15.59	14.65	53	16.83	14.72	54	17.09	14.72	58	17.77	14.69	60	19.81	21.85	35
Real estate loans secured by farmland.....	1.16	0.35	84	1.59	0.33	90	1.41	0.33	87	1.93	0.36	92	2.45	0.88	83

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	60.66	60.51	44	59.97	56.15	48	60.64	57.15	48	65.88	57.46	53	67.45	72.88	35
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	18.68	20	44	18.11	19.51	41	18.86	19.43	46	20.53	20.75	48	20.72	23.13	47
Real estate loans secured by 1–4 family.....	5.68	2.47	88	5.44	2.66	87	5.26	2.64	86	6.51	3.15	87	6.80	3.34	83
Revolving	12.99	17.35	35	12.67	16.64	34	13.61	16.59	36	14.02	17.39	36	13.92	19.33	40
Closed-end.....	40.06	37.13	50	39.50	33.63	56	39.62	34.63	55	42.51	33.52	63	43.38	45.57	47
Construction and land development.....	5.77	5.69	56	6.73	5.18	64	5.24	5.26	55	9.30	5.09	80	7.55	6.53	66
1–4 family.....	0.62	1.19	48	0.51	0.94	48	0.45	0.93	44	0.81	0.94	55	0.92	1.52	48
Other.....	5.15	4.46	60	6.22	4.09	72	4.79	4.19	59	8.50	4.02	88	6.63	4.90	73
Multifamily.....	8.34	5.41	78	7.78	4.78	80	8.38	4.96	81	7.07	4.69	77	8.73	6.76	76
Nonfarm nonresidential	25.96	24.45	49	25	22.19	54	26	22.93	54	26.14	22.15	57	27.10	30.16	34
Owner-occupied.....	10.53	8.31	64	10.08	7.46	68	10.37	7.68	68	10.74	7.72	72	10.02	10.31	49
Other.....	15.43	15.83	48	14.92	14.52	50	15.64	14.95	53	15.40	14.34	54	17.08	19.35	36
Real estate loans secured by farmland.....	1.92	0.61	85	2.36	0.52	88	2.15	0.54	86	2.84	0.55	90	3.35	1.27	81
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	30	0	0.06	31	0.06	0.11	79	0.14	0	95
Commercial and industrial loans	28.45	19.45	79	31.09	22.98	78	30.03	22.17	77	24.91	19.53	72	23.88	16.21	78
Loans to individuals	1.51	6.58	39	1.38	6.23	37	1.43	6.13	39	1.64	7.13	35	1.40	3.89	52
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	47	0.01	0.04	71
Agricultural loans.....	0.74	0.38	81	0.90	0.31	85	0.90	0.32	85	1.11	0.37	84	1.28	0.69	78
Other loans and leases.....	8.64	8.42	63	6.66	9.11	55	7.01	9.09	55	6.40	9.85	48	5.85	3.74	75
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	367.89	383.43	41	403.30	387.92	44	396.93	381.27	44	417.70	391.26	48	438.21	505.61	34
Real estate loans secured by 1–4 family.....	113.26	124.74	46	121.81	130.23	46	123.48	125.03	51	130.17	138.18	48	134.65	161.34	47
Revolving	34.46	15.53	85	36.59	18.32	82	34.41	17.42	82	41.26	21.26	78	44.18	23.52	80
Closed-end.....	78.80	107.54	37	85.23	110.40	39	89.07	106.14	41	88.91	115.20	39	90.47	134.73	34
Commercial real estate loans	242.96	238.58	49	265.63	237.16	51	259.37	234.65	51	269.53	229.44	52	281.82	316.03	36
Construction and land development.....	34.98	36.07	53	45.24	36.48	64	34.31	35.62	53	58.97	34.95	76	49.04	44.92	60
1–4 family.....	3.73	7.44	49	3.44	6.64	45	2.95	6.34	45	5.10	6.61	53	5.96	10.21	47
Other.....	31.25	28.34	56	41.80	28.60	71	31.36	28.16	57	53.86	27.32	84	43.09	33.75	67
Multifamily.....	50.56	35.29	76	52.29	32.93	77	54.86	32.74	79	44.82	31.04	79	56.71	48.38	72
Nonfarm nonresidential	157.42	156.30	49	168.10	156.60	53	170.20	155.06	53	165.74	152.10	54	176.07	208.15	36
Owner-occupied.....	63.84	52.63	63	67.77	52.43	66	67.85	52.37	66	68.11	53.07	66	65.12	70.68	47
Other.....	93.58	100.99	45	100.33	101.87	48	102.35	100.54	51	97.63	97.41	50	110.95	134.17	37
Real estate loans secured by farmland.....	11.67	3.67	84	15.86	3.43	90	14.07	3.44	88	17.99	3.60	90	21.74	8.13	82
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0.38	0.44	79	0.90	0.01	95
Commercial and industrial loans	172.51	116.17	78	209.11	150.16	75	196.55	139.91	75	157.97	122.02	68	155.17	107.07	80
Loans to individuals	9.19	36.56	38	9.27	36.83	36	9.34	37.47	38	10.38	43.51	33	9.07	24.45	51
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0.02	4.34	48	0.04	0.24	72
Agricultural loans.....	4.46	2.03	80	6.04	1.99	84	5.88	1.88	84	7.03	2.18	84	8.30	4.49	77
Other loans and leases.....	52.40	47.63	63	44.77	49.92	59	45.86	49.54	59	40.59	52.44	53	38.03	25.58	71
Supplemental															
Non-owner occupied CRE loans / Gross loans	29.54	29.25	51	29.42	26.62	53	29.26	27.32	52	31.77	26.45	61	33.35	35.09	49
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	179.12	187.63	49	197.86	186.45	51	191.52	183.76	50	201.42	178.57	54	216.70	243.62	44
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	242.96	244.92	46	265.63	243.47	50	259.37	240.85	50	269.53	236.10	52	281.82	318.90	36

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	2.53	12.31	5	2.08	10.21	7	2.87	11.17	11	1.04	7.63	8	0.55	4.70	5
Liquid assets	16.25	29.12	18	11.98	24.65	14	13.14	26.22	16	13.13	22.44	22	10.15	15.56	29
Investment securities	29.52	20.37	78	21.35	17.19	73	22.37	17.85	72	20.84	16.99	70	16.51	16.02	56
Net loans and leases	58.75	58.81	49	66.39	63	53	64.81	61.58	51	67.33	63.77	47	72.29	73.30	43
Net loans, leases and standby letters of credit	58.97	59.61	48	66.62	63.89	50	65.02	62.48	50	67.58	64.84	45	72.62	73.71	43
Core deposits	78.94	75.52	54	75.23	69.20	56	77.06	70.67	61	72.13	63.09	65	73.76	69.97	64
Noncore funding	6.52	10.15	44	9.06	15.53	37	7.77	14.13	36	11.67	19.36	32	10.13	16.58	26
Time deposits of \$250K or more	0.68	1.67	24	1.34	2.35	33	0.95	2.11	22	2.34	2.94	48	2.28	4.28	25
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0	49
Federal funds purchased and repos	1.22	1.19	65	1.95	1.44	73	1.26	1.47	60	1.95	1.94	66	2.20	0.96	80
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	48
Net federal funds purchased (sold)	1.22	0.54	75	1.95	0.59	84	1.26	0.54	72	1.95	0.48	81	2.20	0.97	81
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.50	0.88	56	0.55	1.75	38	0.39	1.24	42	0.33	3.01	19	1.15	3.63	36
Earning assets that reprice within 1 year	35.44	38.80	41	36.35	38.76	41	36.55	39.38	41	39.58	39.29	50	41.41	32.35	73
Interest-bearing liabilities that reprice within 1 year	3.93	6.64	34	6.63	8.86	45	4.67	8.20	35	11.98	10.19	71	10.27	18.20	35
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	0.16	39
Net assets that reprice within 1 year	31.51	30.83	48	29.72	27.76	52	31.88	29.11	54	27.60	26.63	49	31.14	12.98	82
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.53	-3.31	73	7.96	6.19	62	5.63	3.20	65	12.06	14.45	43	10.81	13.54	36
Net short-term noncore funding dependence	2.30	-9.17	84	2.35	-2.71	64	-0.11	-4.76	67	4.65	3.38	46	5.56	8.57	34
Short-term investment / Short-term noncore funding	55.44	304.29	12	50.18	149.65	21	103.44	184.19	33	20.20	77.77	26	10.12	62.28	18
Liquid assets - short-term noncore funding / Nonliquid assets	13.96	36.72	21	8.91	24.47	27	11.94	28.18	27	9.20	16.97	42	5.20	4.17	54
Net loans and leases / Total deposits	71.65	73.05	48	83.63	82.06	52	80.24	79.43	53	85.24	90.31	36	92.14	92.88	42
Net loans and leases / Core deposits	74.42	78.83	44	88.25	92.26	46	84.10	88.34	46	93.35	103.93	35	98.01	106.50	35
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.14	0.50	76	3.48	1.73	75	4.10	1.57	84	1.71	0.72	85	-0.11	-0.47	58
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.96	1.06	94	7.85	4.54	84	8.71	4.31	87	3.95	1.36	91	-0.73	-1.95	77
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0			-0.04		
Percent of Investment Securities															
Held-to-maturity securities	46.59	13.65	88	37.81	11.41	87	39.01	11.38	88	31.05	12.67	80	30.04	10.76	81
Available-for-sale securities	53.41	84.59	11	62.19	86.72	12	60.99	87.23	11	68.95	85.40	20	69.96	88.32	19
U.S. Treasury securities	0.02	6.01	28	0.01	5.26	32	0	4.72	16	0	6.15	11	0	2.08	27
US agency securities (excluding mortgage-backed securities)	2.30	4.24	57	0.80	3.94	40	1.07	4.01	44	2.10	3.49	52	2.22	11	34
Municipal securities	56.93	8.38	98	58.65	9.87	98	59.67	9.83	98	48.30	7.75	96	49.25	16.63	92
Mortgage-backed securities	40.62	66.09	14	40.34	66.61	15	39.08	66.64	15	49.54	67.43	23	48.47	54.50	37
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	1.54	33
Other debt securities	0.13	3.01	32	0.19	2.93	39	0.18	3.01	39	0.06	2.94	28	0.06	3.75	34
Mutual funds and equity securities	0	0.29	13	0	0.38	13	0	0.35	13	0	0.40	13	0	0.41	19
Debt securities 1 year or less	0.25	8.18	5	0.39	11.25	4	0.35	10.55	5	0.43	11.86	4	1.09	13.91	10
Debt securities 1 to 5 years	0.96	17.39	6	1.04	17.70	9	0.89	17.03	7	1.94	17.94	13	3.33	23.42	12
Debt securities over 5 years	98.79	72.07	98	98.57	68.10	97	98.76	69.86	96	97.64	66.02	96	95.57	58.36	94
Pledged securities	21.28	33.37	38	33.75	37.16	44	28.28	35.67	41	19.39	30.57	39	25.49	42.20	29
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	33.41	64.27	49	5.63	124.80	19	211.92	183.32	66	135.82	26.69	90	15.53	16.28	57
Investment securities	51.56	32.48	72	17.83	20.30	56	21.21	23.62	56	59.02	11.75	90	4.77	8.02	48
Core deposits	15.04	16.96	51	16.16	26	19	20.64	26.88	31	23.19	11.23	82	10.03	10.40	62
Noncore funding	-21.03	-21.64	53	-12.41	-6.57	45	-24.78	-12.18	36	45.01	6.59	88	-19.52	6.76	19

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			3,443,514	3,005,064	2,684,806
Commit: Secured commercial real estate loans	548,130	422,366	393,648	369,124	492,300
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	10,858	3,514
Securities underwriting	0	0	0	0	0
Standby letters of credit	33,986	31,694	29,555	30,200	32,862
Commercial and similar letters of credit	0	214	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	22,976	14,703	29,149	23,575	7,215
Written options contracts (interest rate)	73,222	65,839	64,469	20,796	7,917
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,108,317	1,812,478	2,040,261	1,452,958	1,014,553
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)					24.48	22.01	65	24.12	23.52	59	27.15	17.31	88		
Standby letters of credit	0.23	0.66	24	0.23	0.72	22	0.21	0.71	20	0.24	0.84	23	0.33	0.35	52
Commercial and similar letters of credit	0	0.02	19	0	0.02	46	0	0.02	20	0	0.02	17	0	0.01	35
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0	47
Derivative contracts	14.64	47.31	46	13.78	51.49	35	15.17	48.62	38	12.02	68.47	30	10.41	6.51	71
Interest rate contracts	14.64	35.15	49	13.78	36.10	38	15.17	34.36	41	12.02	47.31	33	10.41	6.40	71
Interest rate futures and forward contracts	0.15	4.39	42	0.11	8.89	31	0.21	6.21	33	0.19	10.67	37	0.07	0.25	55
Written options contracts (interest rate)	0.49	1.69	48	0.48	2.33	38	0.46	2.18	39	0.17	2.47	32	0.08	0.26	52
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	0.07	40
Interest rate swaps	14	20.27	54	13.19	20.71	48	14.50	20.83	49	11.66	28.86	42	10.26	5.18	76
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	0	47
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0	49
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	0	49
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0	49
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	0	49
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	0	48
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					38.05	42.82	62	39.09	45.53	59	38.37	25.18			87

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	2,204,515	1,893,020	2,133,879	1,497,329	1,029,685
Interest rate contracts	2,204,515	1,893,020	2,133,879	1,497,329	1,029,685
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	22,976	14,703	29,149	23,575	7,215
Written options	73,222	65,839	64,469	20,796	7,917
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	73,222	65,839	64,469	20,796	7,917
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	2,108,317	1,812,478	2,040,261	1,452,958	1,014,553
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	2,204,515	1,893,020	2,133,879	1,497,329	1,029,685
Interest rate contracts	2,204,515	1,893,020	2,133,879	1,497,329	1,029,685
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,108,317	1,801,181	2,069,410	1,476,533	1,021,768
One year or less	77,460	84,038	132,267	66,715	41,906
Over 1 year to 5 years	550,951	356,835	390,174	334,533	233,522
Over 5 years	1,479,906	1,360,308	1,546,969	1,075,285	746,340
Gross negative fair value (absolute value)	48,855	85,540	77,535	29,680	12,674
Gross positive fair value.....	47,734	82,017	74,352	27,868	12,033
Held for trading.....	0	0	0	0	0
Non-traded.....	47,734	82,017	74,352	27,868	12,033
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	99.91	54
Percent of Notional Amount															
Interest rate contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	0	46
Foreign exchange contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	0	47
Futures and forwards	1.04	12.59	28	0.78	14.59	22	1.37	14.05	22	1.57	13.49	27	0.70	11.75	43
Written options	3.32	7.18	44	3.48	8.60	41	3.02	8.18	36	1.39	5.91	32	0.77	11.14	40
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0	49
Over-the-counter	3.32	6.91	46	3.48	8.13	45	3.02	7.73	39	1.39	5.10	33	0.77	10.65	40
Purchased options	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0	1.29	38
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0	49
Over-the-counter	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	1.22	38
Swaps	95.64	71.71	75	95.75	67.37	81	95.61	68.76	80	97.04	69.75	80	98.53	65.42	73
Held for trading	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	13.60	38
Interest rate contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	12.87	38
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	0	48
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	0	49
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	86.40	61
Interest rate contracts	100	56.22	86	100	54.32	87	100	53.82	87	100	52.22	88	100	85.51	64
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0	47
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	95.64	91.91	41	95.15	90.28	49	96.98	91.48	54	98.61	93.86	58	99.23	82.85	61
One year or less	3.51	27.90	20	4.44	31.66	20	6.20	32.05	25	4.46	32.17	20	4.07	12.75	48
Over 1 year to 5 years	24.99	29.78	45	18.85	27.15	42	18.28	27.06	39	22.34	30.45	43	22.68	22.66	58
Over 5 years	67.13	29.19	86	71.86	28.15	89	72.50	29.56	90	71.81	28.09	89	72.48	36.28	76
Gross negative fair value (absolute value)	2.22	1.18	81	4.52	1.65	92	3.63	1.55	86	1.98	0.83	89	1.23	0.66	82
Gross positive fair value	2.17	1.59	76	4.33	2.48	83	3.48	2.23	80	1.86	1.19	78	1.17	1.10	56
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.05	68	0.07	0.07	72	0.06	0.07	70	0.02	0.06	66	0.01	0.01	82
Gross positive fair value (X)	0.04	0.06	57	0.07	0.10	49	0.06	0.09	50	0.02	0.07	41	0.01	0.01	74
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0	40
Non-traded (X)	0.04	0.01	88	0.07	0.02	89	0.06	0.02	88	0.02	0.01	80	0.01	0.01	80
Current credit exposure (X)	0	0.05	6	0	0.07	6	0	0.06	5	0	0.05	4	0	0	18
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.59	6	0	0.91	6	0	0.85	5	0	0.73	4	0	0.06	18

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	130,648	80,284	80,284	80,552	75,032
Gross losses	6,672	9,166	10,485	6,621	7,983
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,941	1,417	2,176	3,553	6,276
Net losses	4,731	7,749	8,309	3,068	1,707
Provision for loan and lease losses	0	54,191	58,673	2,800	7,227
Adjustments	74,055	0	0	0	0
Ending balance	199,972	126,726	130,648	80,284	80,552
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0	-0.12	77	0.54	0.66	39	0.44	0.51	40	0.03	0.15	17	0.07	0.12
Provision for loan and lease losses / Average loans and leases	0	-0.21	77	0.80	1.06	40	0.65	0.82	41	0.04	0.24	13	0.10	0.16
Provision for loan and lease losses / Net loan and lease losses	0	-65.12	63	699.33	587.54	71	706.14	487.86	78	91.26	130.58	18	423.37	182.69
Allowance for loan and lease losses / Total loans and leases not held for sale	2.21	1.32	89	1.37	1.58	40	1.41	1.58	42	0.95	0.83	63	1.11	0.94
Allowance for loan and lease losses / Total loans and leases	2.21	1.30	89	1.37	1.55	40	1.41	1.55	43	0.95	0.81	65	1.11	0.93
Allowance for loan and lease losses / Net loans and leases losses (X)	31.70	17.40	81	12.27	11.29	70	15.72	11.58	76	26.17	8.03	88	47.19	21.35
Allowance for loan and lease losses / Nonaccrual assets	388.28	330.05	75	223.35	301.93	45	212.54	299.17	42	503.38	218.72	87	308.06	285.36
ALLL / 90+ days past due + nonaccrual loans and leases	387.10	271.93	79	218.23	249.38	50	209.99	244.34	48	501.21	151.73	94	287.65	259.30
Gross loan and lease losses / Average loans and leases	0.10	0.20	33	0.14	0.35	27	0.12	0.34	21	0.09	0.28	23	0.11	0.15
Recoveries / Average loans and leases	0.03	0.08	24	0.02	0.07	20	0.02	0.07	20	0.05	0.08	39	0.09	0.05
Net losses / Average loans and leases	0.07	0.12	48	0.11	0.28	36	0.09	0.27	31	0.04	0.21	19	0.02	0.09
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	48
Recoveries / Prior year-end losses	18.51	25.09	43	21.40	24.77	49	32.87	33.98	57	44.51	36.22	76	124.82	51.25
Earnings coverage of net loan and lease losses (X)	39.34	26.30	71	22.12	20.97	70	27.52	22.91	69	64.08	24.40	88	114.45	29.27
Net Loan and Lease Losses By Type														
Real estate loans	0.09	0.02	85	0.01	0.04	42	0	0.04	29	0.04	0.01	79	0.03	0.01
Real estate loans secured by 1-4 family	0	-0.01	73	0.05	0.01	85	0.02	0.01	68	0	0.01	48	0.08	0.01
Revolving	0.08	-0.07	90	0.16	0.01	88	0.10	0.01	84	-0.01	0.02	30	0.10	0.02
Closed-end	-0.03	-0.01	21	0.01	0.01	60	-0.01	0	27	0	0	57	0.07	0.01
Commercial real estate loans	0.14	0.04	83	0	0.06	14	-0.01	0.07	6	0.07	0.01	90	0.01	0.01
Construction and land development	0	0.01	79	-0.01	0	31	-0.02	0	26	0.16	-0.01	95	0.13	-0.02
1-4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	54
Other	0	0.01	81	-0.01	0	25	-0.02	0	20	0.16	-0.01	95	0.13	-0.02
Multifamily	0	0.01	52	0	0	22	0	0	24	0.21	0	99	-0.08	0
Nonfarm nonresidential	0.22	0.05	89	0	0.08	24	0	0.11	5	0	0.02	24	0	0.02
Owner-occupied	0.04	0.01	86	0	0.02	52	0	0.02	43	0	0.01	33	0.01	0.01
Other	0.19	0.04	86	0	0.05	8	-0.01	0.08	4	0	0.01	18	-0.01	0.01
Real estate loans secured by farmland	-0.03	-0.01	15	0	0.04	46	0.04	0.02	82	0	0.01	18	0	0.09
Commercial and industrial loans	0.03	0.19	28	0.32	0.46	49	0.28	0.47	42	0.01	0.37	8	-0.01	0.18
Loans to individuals	0.23	0.72	25	0.35	1.25	19	0.29	1.13	19	0.12	1.17	9	0.44	0.71
Credit card loans		2.27			3.33			2.92		4.73	3.11	82	3.64	1.65
Agricultural loans	-0.05	0.02	12	-0.11	0.11	8	-0.09	0.19	6	0.01	0.08	63	0.04	0.03
Loans to foreign governments and institutions		0			0			0			0			
Other loans and leases	0	0.09	34	0	0.14	25	0	0.15	25	0.04	0.15	49	0.02	0.28

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases.....		8,965		29,304		26,949		15,878		9,857					
90+ days past due loans and leases		157		1,330		746		69		1,855					
Nonaccrual loans and leases.....		51,502		56,739		61,471		15,949		26,148					
Total past due and nonaccrual loans and leases.....		60,624		87,373		89,166		31,896		37,860					
Restructured 30-89 days past due		223		399		1,147		443		478					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		14,289		1,697		1,710		709		705					
Total restructured loans and leases		14,512		2,096		2,857		1,152		1,183					
30-89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		216		2,278		2,093		398		625					
Other real estate owned.....		698		6,942		940		7,527		2,179					
Other Assets															
30-89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30-89 days past due loans and leases.....	0.10	0.29	21	0.32	0.37	54	0.29	0.39	44	0.19	0.43	23	0.14	0.32	25
90+ days past due loans and leases	0	0.09	27	0.01	0.13	37	0.01	0.12	31	0	0.15	17	0.03	0.03	66
Nonaccrual loans and leases.....	0.57	0.54	60	0.61	0.66	51	0.66	0.66	58	0.19	0.51	15	0.36	0.49	41
90+ days past due and nonaccrual loans and leases.....	0.57	0.68	49	0.63	0.84	39	0.67	0.85	44	0.19	0.71	7	0.39	0.54	38
30-89 days past due restructured.....	0	0.01	56	0	0.01	59	0.01	0.01	71	0.01	0.01	53	0.01	0.01	69
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0	43
Nonaccrual restructured.....	0.16	0.12	69	0.02	0.14	18	0.02	0.13	18	0.01	0.14	15	0.01	0.10	23
30-89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	47
90+ days past due loans held for sale.....	0	0	42	0	0	40	0	0	41	0	0	42	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.10	0.29	21	0.32	0.37	54	0.29	0.40	44	0.19	0.43	23	0.14	0.32	25
90+ days past due assets	0	0.09	24	0.01	0.13	35	0.01	0.12	29	0	0.15	14	0.03	0.03	66
Nonaccrual assets	0.57	0.55	60	0.61	0.67	50	0.66	0.67	56	0.19	0.53	15	0.36	0.49	41
30+ days past due and nonaccrual assets	0.67	1	35	0.94	1.25	41	0.96	1.29	42	0.38	1.19	8	0.52	0.88	26
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.34	0.40	51	0.42	0.52	45	0.44	0.52	48	0.13	0.44	11	0.28	0.39	40
90+ days past due and nonaccrual assets + other real estate owned	0.35	0.42	49	0.47	0.55	46	0.45	0.55	43	0.19	0.48	15	0.31	0.45	37
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.35	0.48	39	0.48	0.61	39	0.47	0.60	37	0.20	0.53	17	0.30	0.59	22
Allowance for loan and lease losses	26.32	67.85	16	52.36	66.38	43	50.25	66.66	37	30.29	115.41	7	36.54	95.97	17
Equity capital + allowance for loan and lease losses	2.55	4.12	27	3.38	5.10	33	3.27	4.97	30	1.30	4.28	15	1.98	5.09	16
Tier 1 capital + allowance for loan and lease losses	3.41	4.89	33	4.83	6.26	38	4.65	6.05	37	1.82	5.65	12	2.64	5.65	25
Loans and leases + other real estate owned	0.58	0.82	36	0.72	0.98	38	0.71	0.97	34	0.29	0.85	11	0.41	0.82	23

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct		
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30-89 days past due.....	0.10	0.25	30	0.44	0.35	68	0.25	0.39	40	0.22	0.38	31	0.12	0.29	26	
	90+ days past due	0	0.12	36	0	0.17	40	0	0.16	35	0	0.16	30	0.03	0.03	70	
	Nonaccrual.....	0.63	0.60	63	0.92	0.70	73	1.05	0.76	75	0.26	0.46	31	0.48	0.48	57	
Commercial and industrial	30-89 days past due.....	0.12	0.24	39	0.16	0.24	52	0.45	0.23	82	0.15	0.31	33	0.07	0.23	40	
	90+ days past due	0	0.02	35	0	0.03	37	0.02	0.03	60	0	0.05	29	0.01	0.02	78	
	Nonaccrual.....	0.65	0.65	62	0.21	0.80	16	0.08	0.75	10	0.06	0.83	11	0.10	0.61	22	
Individuals	30-89 days past due.....	0.20	0.60	27	0.34	0.74	29	0.33	0.83	24	0.39	0.83	27	0.24	0.68	35	
	90+ days past due	0	0.08	39	0	0.11	17	0	0.14	19	0	0.17	34	0	0.03	68	
	Nonaccrual.....	0.01	0.17	24	0.04	0.24	30	0.03	0.28	27	0.03	0.17	34	0.04	0.15	41	
Depository institution loans	30-89 days past due.....		0.03			0.01			0			0	0	47	0	0	50
	90+ days past due		0			0			0			0	0	49	0	0	50
	Nonaccrual.....		0			0			0			0	0	48	0	0	50
Agricultural	30-89 days past due.....	0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.11	34	
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0.01	44	
	Nonaccrual.....	0	0.51	25	0	0.72	23	0	0.49	24	0.19	0.67	56	1.12	0.46	79	
Foreign governments	30-89 days past due.....		0			3.73			0			0.07					
	90+ days past due		0			0			0			0					
	Nonaccrual.....		0.17			0.04			0.09			0.03					
Other loans and leases	30-89 days past due.....	0	0.11	15	0	0.14	19	0	0.18	15	0	0.20	14	0.54	0.18	83	
	90+ days past due	0	0.01	33	0.18	0.01	94	0	0.01	33	0	0.01	30	0	0	41	
	Nonaccrual.....	0	0.13	20	0	0.19	18	0	0.15	19	0	0.13	15	0	0.04	36	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
		0.23	0.36	45	0.35	0.51	40	0.34	0.65	27	0.47	0.67	42	0.30	0.52	40
1–4 family	30–89 days past due	0.01	0.25	43	0.01	0.36	40	0.01	0.33	41	0	0.31	33	0.01	0.04	51
	90+ days past due	0.44	0.76	37	0.45	0.91	25	0.49	0.89	32	0.37	0.73	28	0.43	0.61	42
Revolving	30–89 days past due	0.21	0.33	37	0.40	0.40	56	0.59	0.48	62	0.62	0.45	66	0.42	0.36	64
	90+ days past due	0.01	0.03	68	0.01	0.02	68	0	0.03	68	0.01	0.05	58	0.02	0.02	80
	Nonaccrual	0.31	1.05	28	0.48	1.28	34	0.37	1.13	29	0.21	1	20	0.27	0.35	50
Closed-end	30–89 days past due	0.24	0.36	49	0.33	0.52	40	0.25	0.65	23	0.40	0.70	31	0.25	0.54	37
	90+ days past due	0.01	0.27	45	0.01	0.41	41	0.01	0.38	42	0	0.35	35	0	0.05	51
	Nonaccrual	0.49	0.71	40	0.44	0.89	28	0.54	0.87	37	0.45	0.70	39	0.51	0.64	47
Junior lien	30–89 days past due	0.01	0.01	58	0.01	0.02	37	0.01	0.02	45	0.01	0.02	38	0.03	0.02	75
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	38
	Nonaccrual	0.02	0.04	43	0.02	0.05	35	0.02	0.04	36	0.02	0.04	38	0.02	0.03	44
Commercial real estate	30–89 days past due	0.05	0.16	33	0.51	0.21	80	0.21	0.26	57	0.11	0.18	41	0.05	0.16	32
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0	0.03	19	0.05	0.02	85
	Nonaccrual	0.75	0.48	74	1.14	0.53	89	1.35	0.62	88	0.19	0.23	49	0.53	0.41	68
Construction and development	30–89 days past due	0	0.15	18	1.22	0.24	91	0	0.28	26	0.21	0.28	61	0.01	0.17	46
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0.27	0	97
	Nonaccrual	0	0.31	30	0.02	0.32	26	0.03	0.41	30	0.12	0.20	60	1.59	0.18	94
1–4 family	30–89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0.20	0.06	86	0	0.07	32
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0.27	0	99
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.04	37
Other	30–89 days past due	0	0.10	21	1.22	0.17	93	0	0.22	31	0.01	0.20	33	0.01	0.06	62
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0	45
	Nonaccrual	0	0.25	32	0.02	0.26	34	0.03	0.35	36	0.12	0.17	65	1.59	0.10	96
Multifamily	30–89 days past due	0	0.09	26	0.11	0.09	73	0.25	0.09	81	0	0.08	19	0	0.03	36
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0	46
	Nonaccrual	0.08	0.13	70	0.08	0.09	60	0.07	0.11	57	0.04	0.05	63	0.36	0.04	92
Nonfarm non-residential	30–89 days past due	0.08	0.12	51	0.44	0.21	79	0.24	0.23	63	0.11	0.14	47	0.07	0.17	48
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	22	0	0.02	34
	Nonaccrual	1.13	0.58	84	1.78	0.68	90	2.03	0.80	92	0.26	0.28	52	0.29	0.52	50
Owner Occupied	30–89 days past due	0.06	0.04	70	0.02	0.07	35	0.17	0.07	84	0.05	0.07	47	0.02	0.08	37
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0	38
	Nonaccrual	0.04	0.20	20	0.15	0.26	34	0.13	0.27	29	0.12	0.16	50	0.17	0.20	55
Other	30–89 days past due	0.02	0.07	48	0.42	0.13	84	0.07	0.14	56	0.06	0.07	57	0.06	0.07	68
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	39
	Nonaccrual	1.09	0.31	89	1.63	0.36	95	1.90	0.44	93	0.14	0.10	67	0.12	0.22	61
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	0.19	0.11	76	0	0.23	23	0	0.09	32
	90+ days past due	0	0.01	44	0.06	0.01	91	0	0	45	0	0.01	42	0	0	46
	Nonaccrual	0.07	1.06	45	0.64	1.49	46	0.51	1.13	51	0.41	0.84	51	0.10	0.49	56
Credit card	30–89 days past due		0.79			0.92			0.95		1.09	1.19	36	3	1.03	88
	90+ days past due		0.40			0.55			0.63		0	0.78	12	0.21	0.26	77
	Nonaccrual		0.08			0.06			0.05		0	0.11	35	0	0.07	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
Common Equity Tier 1 Capital															
Common stock plus related surplus	995,348	1,010,513		1,012,106		1,061,918		846,221							
Retained earnings	883,758	757,550		788,578		696,520		583,336							
Accumulated other comprehensive income (AOCI)	39,889	65,468		74,836		27,874		-21,422							
Common equity tier 1 minority interest	0	0		0		0		0							
Common equity tier 1 capital before adjustments/deductions	1,918,995	1,833,531		1,875,520		1,786,312		1,408,135							
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	566,226	566,072		564,982		569,468		463,524							
Accumulated other comprehensive income-related adjustments	39,889	65,468		74,836		27,874		-21,421							
Other deductions from common equity tier 1 capital	0	0		0		0		0							
Subtotal:	1,312,880	1,201,991		1,235,702		1,188,970		966,032							
Adjustments and deductions for common equity tier 1 capital	16,488	0		0		0		0							
Common equity tier 1 capital	1,296,392	1,201,991		1,235,702		1,188,970		966,032							
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	46,546	46,308		46,368		66,363		66,141							
Non-qualifying capital instruments	0	0		0		0		0							
Tier 1 minority interest not included in common equity tier 1 capital	0	0		0		0		0							
Additional tier 1 capital before deductions	46,546	46,308		46,368		66,363		66,141							
Less: Additional tier 1 capital deductions	0	0		0		0		0							
Additional tier 1 capital	46,546	46,308		46,368		66,363		66,141							
Tier 1 Capital	1,342,938	1,248,299		1,282,070		1,255,333		1,032,173							
Tier 2 Capital															
Tier 2 capital instruments and related surplus	65,000	65,000		65,000		65,000		65,000							
Non-qualifying capital instruments	0	0		0		0		0							
Total capital minority interest not included in tier 1 capital	0	0		0		0		0							
Allowance for loan and lease losses in tier 2 capital	139,200	125,032		128,481		80,284		80,552							
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	204,200	190,032		193,481		145,284		145,552							
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0		0		0		0							
Tier 2 capital	204,200	190,032		193,481		145,284		145,552							
Exited advanced approach tier 2 capital															
Total capital	1,547,138	1,438,331		1,475,551		1,400,617		1,177,725							
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	15,057,117	13,660,818		13,968,047		12,479,039		9,923,001							
Less: Deductions from common equity tier 1 capital	582,714	566,072		564,982		569,468		463,524							
Less: Other deductions	0	0		0		0		0							
Total assets for leverage ratio	14,474,403	13,094,746		13,403,065		11,909,571		9,459,477							
Total risk-weighted assets	11,037,663	10,000,878		10,276,333		9,799,329		8,060,882							
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	11.75	12.59	40	12.02	12.26	48	12.02	12.35	50	12.13	12.11	54	11.98	12.37	57
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0	50
Tier 1 capital, column A	12.17	13.31	32	12.48	12.97	48	12.48	13.08	48	12.81	12.78	58	12.80	13.03	58
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	14.02	15.21	30	14.38	15.12	43	14.36	15.23	42	14.29	14.36	61	14.61	14.48	63
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0	50
Tier 1 leverage	9.28	9.07	60	9.53	9.05	68	9.57	9.13	71	10.54	9.76	74	10.91	10.37	67
Supplementary leverage ratio, advanced approaches HCs		6.90		8.70			8.72			7.41					

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			130			105			145			211				455	23.81	103.13
Other insurance activities income			130			105			145			211				455	23.81	103.13
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			291,825			291,543			292,745			288,206				224,939	0.10	44.57

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			66.67				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			33.33				
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			0				
Insurance activities revenue / Adjusted operating income	0.03	0.38	43	0.03	0.41	41	0.03	0.41	41	0.05	0.47	44	0.11	0.46	66		
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	0	48		
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			50				
Other premium income / Total premium income	68.86			59.89			61.77			65.09			50				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0	48		
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			72.25				
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13							
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			116.87				
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0				
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	18.91	11.72	78	21.20	11.07	92	20.72	11.03	91	21.58	11.51	86	20.22	13.70	81		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	0	49		

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	799	1,273	1,264	1,283	1,547
Real estate loans.....	799	1,273	1,264	1,283	1,547
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	1,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	799	1,273	1,264	1,283	2,547
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	0	48
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19				1.85
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03				
Commercial and industrial loans		0.86			0.43			0.64			0.29				3.83
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....	-37.23	-0.16	13	-14.51	-0.58	24	-1.48	-2.40	60	-17.07	22.48	15	-3.97	-27.26	71
Total selected assets.....	-37.23	3.36	15	-14.51	2.65	22	-1.48	2.04	47	-49.63	12.40	8	-2.45	5.03	53
Deposits		10.74			-1.43			3.46			10.36				-2.42

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans					
Home equity lines					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	120,028	29,057	69,066	125,165	100,144	313.08	320.55
Dividends	120,000	29,000	69,000	125,000	100,000	313.79	321.05
Interest	2	15	15	68	54	-86.67	-75.00
Management and service fees	0	0	0	0	0		
Other income	26	42	51	97	90	-38.10	-21.21
Income from nonbank subsidiaries	1,825	1,100	1,100	775	954	65.91	45525.00
Dividends	1,825	1,100	1,100	775	954	65.91	
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		-100.00
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	121,853	30,157	70,166	125,940	101,098	304.06	326.88
Securities gains (losses)	0	0	0	0	0		
Other operating income	-92	-131	-128	7	428		
Total operating income	121,761	30,026	70,038	125,947	101,526	305.52	324.99
Operating Expenses							
Personnel expenses	2,807	2,570	3,426	3,540	3,729	9.22	-5.39
Interest expense	3,544	3,544	4,725	4,725	4,725	0.00	-0.39
Other expenses	3,906	3,612	5,012	8,165	5,560	8.14	51.40
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	10,257	9,726	13,163	16,430	14,014	5.46	12.65
Income (loss) before taxes	111,504	20,300	56,875	109,517	87,512	449.28	470.50
Applicable income taxes (credit)	-2,245	-1,585	-2,260	-3,575	-3,298		
Extraordinary items							
Income before undistributed income of subsidiaries	113,749	21,885	59,135	113,092	90,810	419.76	401.92
Equity in undistributed income of subsidiaries	44,049	81,580	89,465	51,368	68,329	-46.01	22.04
Bank subsidiaries	44,639	81,495	88,973	50,159	68,050	-45.22	22.75
Nonbank subsidiaries	-590	85	492	1,209	279		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	157,798	103,465	148,600	164,460	159,139	52.51	168.56
Memoranda							
Bank net income	164,639	110,495	157,973	175,159	168,050	49.00	153.81
Nonbank net income	1,235	1,185	1,592	1,984	1,233	4.22	
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,869,943	93.66	1,908,858	97.22	1,926,269	96.10	1,787,006	1,456,220	-2.04	92.34
Common and preferred stock		1,869,943	93.66	1,908,858	97.22	1,926,269	96.10	1,787,006	1,456,220	-2.04	92.34
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		5,971	0.30	6,201	0.32	6,597	0.33	6,391	5,144	-3.71	37.58
Common and preferred stock		5,971	0.30	6,201	0.32	6,597	0.33	6,391	5,144	-3.71	37.58
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		107,608	5.39	33,573	1.71	56,833	2.84	124,708	84,420	220.52	111.92
Cash and due from unrelated depository institution		3,015	0.15	3,015	0.15	3,015	0.15	3,015	3,015	0.00	0.00
Premises, furnishings, fixtures and equipment		3,855	0.19	3,438	0.18	3,356	0.17	3,860	1,158	12.13	200.70
Intangible assets		448	0.02	448	0.02	448	0.02	448	448	0.00	0.00
Other assets		5,653	0.28	7,994	0.41	7,899	0.39	11,612	3,728	-29.28	-19.25
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,996,493	100.00	1,963,527	100.00	2,004,417	100.00	1,937,040	1,554,133	1.68	92.15
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		5,000	0.25	5,000	0.25	5,000	0.25	5,000	5,000	0.00	0.00
Subordinated notes and debentures		65,000	3.26	65,000	3.31	65,000	3.24	65,000	65,000	0.00	0.00
Other liabilities		9,777	0.49	11,481	0.58	10,318	0.51	11,726	7,202	-14.84	-8.85
Balance due to subsidiaries and related institutions		48,626	2.44	48,390	2.46	48,454	2.42	68,877	68,671	0.49	-15.37
Total liabilities		128,403	6.43	129,871	6.61	128,772	6.42	150,603	145,873	-1.13	-7.08
Equity Capital		1,868,090	93.57	1,833,656	93.39	1,875,645	93.58	1,786,437	1,408,260	1.88	107.37
Perpetual preferred stock (income surplus)		125	0.01	125	0.01	125	0.01	125	125	0.00	0.00
Common stock		6,689	0.34	6,736	0.34	6,740	0.34	6,921	6,169	-0.70	31.16
Common surplus		990,273	49.60	1,004,674	51.17	1,006,346	50.21	1,056,677	841,954	-1.43	95.06
Retained earnings		832,728	41.71	757,550	38.58	788,578	39.34	696,520	583,336	9.92	116.37
Accumulated other comprehensive income		39,889	2	65,468	3.33	74,836	3.73	27,874	-21,422	-39.07	916.54
Other equity capital components		-1,614	-0.08	-897	-0.05	-980	-0.05	-1,680	-1,902		
Total liabilities and equity capital		1,996,493	100.00	1,963,527	100.00	2,004,417	100.00	1,937,040	1,554,133	1.68	92.15
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		48,558	2.43	48,320	2.46	48,380	2.41	68,685	68,463	0.49	-15.36
Notes payable to subsidiaries that issued TPS		46,546	2.33	46,308	2.36	46,368	2.31	66,363	66,141	0.51	-15.91
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
Profitability																
Net income / Average equity capital	11.32	12.52	46	7.60	6.29	61	8.14	7.29	59	10.48	9.68	64	11.84	11.03	65	
Bank net income / Average equity investment in banks	11.68	12.35	51	7.93	6.43	59	8.44	7.45	60	10.94	10.51	60	11.76	11.56	59	
Nonbank net income / Average equity investment in nonbanks	28.23	13.18	83	26.13	8.01	87	25.86	9.75	83	36.17	7.89	94	23.48	10.83	79	
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			9.40		
Bank net income / Parent net income	104.34	96.45	75	106.79	87.60	64	106.31	88.16	67	106.51	82.22	73	105.60	104.73	60	
Nonbank net income / Parent net income	0.78	3.22	50	1.15	4.43	55	1.07	3.59	53	1.21	5.93	58	0.77	0.99	69	
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			90.39		
Leverage																
Total liabilities / Equity capital	6.87	16.51	29	7.08	20.37	26	6.87	20.06	24	8.43	20.43	34	10.36	9.50	56	
Total debt / Equity capital	3.75	11.37	30	3.82	14.74	29	3.73	14.41	27	3.92	14.31	35	4.97	3.94	65	
Total debt + notes payable to subs that issued TPS / Equity capital	6.24	13.41	31	6.34	17.04	28	6.20	16.67	25	7.63	16.36	38	9.67	7.93	58	
Total debt + Loans guaranteed for affiliate / Equity capital	3.75	11.46	30	3.82	15.02	29	3.73	14.68	27	3.92	14.56	35	4.97	3.98	64	
Total debt / Equity capital – excess over fair value	3.75	11.47	30	3.82	14.86	29	3.73	14.52	27	3.92	14.51	35	4.97	3.94	65	
Long-term debt / Equity capital	3.75	10.65	30	3.82	13.73	29	3.73	13.56	27	3.92	13.04	36	4.97	3.76	67	
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	0.03	45	
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0	46	
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0	46	
Long-term debt / Consolidated long-term debt	18.53	40.69	29	15.81	32.61	33	15.46	34.67	32	15.61	28.44	39	20.61	15.49	64	
Double Leverage																
Equity investment in subs / Equity capital	100.42	103.15	38	104.44	103.27	61	103.05	102.81	52	100.39	103.22	38	103.77	104.10	51	
Total investment in subs / Equity capital	100.42	108.29	31	104.44	110.46	48	103.05	110.16	37	100.39	111.07	26	103.77	104.38	50	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	0.04	0.27	39	0.59	0.69	57	0.39	0.47	53	0.04	0.36	38	0.33	0.36	49	
Equity investment in subs – equity cap / Net income-div (X)	0.05	0.85	6	1	2.31	44	0.62	1.82	23	0.06	1.22	9	0.45	1.18	22	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	224.17	152.56	76	62.86	128.63	16	105.95	136.59	37	193.30	177.68	61	190.70	113.37	83	
Cash from ops + noncash items + op expense / Op expense + dividend	229.56	155.61	78	71.86	142.45	14	112.05	147.24	38	188.48	190.27	55	196	123.74	83	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	193.09	94.59	91	-24.13	140.42	4	26.32	134.08	6	161.50	116.34	83	202.83	108.88	88	
Pretax operating income + interest expense / Interest expense	3,246.28	1,645.53	83	672.80	1,826.91	41	1,303.70	2,016.32	60	2,417.82	1,968.54	76	1,952.11	1,631.73	75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,340.39	1,896.20	75	497.42	1,413.95	31	939.24	1,539.23	55	1,418.05	1,632.83	57	1,162.94	1,015.91	68	
Dividends + interest from subsidiaries / Interest expense + dividends	247.86	174.48	74	65.50	144.62	17	114.44	150.43	39	224.72	210.80	63	217.76	140.89	81	
Fees + other income from subsidiaries / Salary + other expenses	0.39	12.03	65	0.68	14.76	62	0.60	13.95	62	0.83	16.52	60	0.97	3.76	79	
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11			106.04		
Other Ratios																
Net assets that reprice within 1 year / Total assets	-0.17	3.29	18	-0.16	3.69	16	-0.10	3.85	17	-0.16	2.64	22	-0.23	1.59	13	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due		0.60			0.12			0.10			0.04			0		
Nonaccrual		1.04			0.80			1.03			0.54			0.70		
Total		1.64			0.92			1.13			0.58			0.70		
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0	49	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50	
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0	49	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0.38	1.76	69	0.42	2.95	66	0.43	2.66	67	0.65	5.62	65	0.81	0.14	88	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0	49	

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	40.10	69.90	33	193.90	84.44	89	95.62	81.10	68	45.34	57.84	46	45.88	87.25	27
Dividends declared / Net income	28.90	27.22	54	41.01	49.77	44	38.05	42.29	44	31.18	33.08	48	26.18	24.10	49
Net income – dividends / Average equity.....	8.05	9.25	46	4.48	3.19	64	5.04	4.14	61	7.22	6.46	60	8.74	8.12	63
Percent of Dividends Paid															
Dividends from bank subsidiaries	263.11	160.45	75	68.34	130.19	25	122.03	132.17	51	243.78	178.13	70	240.04	131.90	81
Dividends from nonbank subsidiaries	4	6.19	66	2.59	3.74	74	1.95	3.41	70	1.51	7.53	61	2.29	2.83	77
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	0	48
Dividends from all subsidiaries	267.11	213.42	70	70.93	167.02	16	123.98	174.85	36	245.29	260.40	59	242.33	144.51	81
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	72.89	43.30	74	26.25	61.85	22	43.68	60.28	35	71.36	66.55	56	59.51	33.37	79
Interest income from bank subsidiaries.....	0	0.11	50	0.01	0.48	51	0.01	0.36	50	0.04	0.54	52	0.03	0.11	65
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	0.32	43
Other income from bank subsidiaries.....	0.02	0	91	0.04	0	93	0.03	0	92	0.06	0	93	0.05	0.01	91
Operating income from bank subsidiaries	72.90	48.70	73	26.30	71.13	22	43.72	62.88	33	71.46	69.36	50	59.59	35.67	77
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	147.77	66.90	88	92.83	52.29	66	69.10	56.39	59	39.06	82.95	44	77.37	80.47	47
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	20.25	26	0	0.31	46
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	0.17	46
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.06	46
Operating income from nonbank subsidiaries	147.77	94.31	80	92.83	70.62	61	69.10	79.84	50	39.06	150.41	25	77.37	96.62	44
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			43.51	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			0	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.15	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.55	72.55	67	96.58	68	61	98.52	69.76	70	99.25	67.32	77	98.50	72.95	64
Interest income from bank subsidiaries.....	0	0.27	48	0.05	1.03	50	0.02	0.63	48	0.05	0.80	50	0.05	0.55	63
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	0.59	43
Other income from bank subsidiaries.....	0.02	0.03	89	0.14	0.08	91	0.07	0.04	91	0.08	0.03	90	0.09	0.01	91
Operating income from bank subsidiaries	98.58	82.68	59	96.77	80.80	48	98.61	82.20	57	99.38	78.80	70	98.64	89.39	50
Dividends from nonbank subsidiaries	1.50	3.56	66	3.66	2.36	78	1.57	1.95	69	0.62	2.65	58	0.94	2.65	73
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	0	46
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0	47
Operating income from nonbank subsidiaries	1.50	5.69	57	3.66	5.80	69	1.57	4.70	58	0.62	7.29	45	0.94	3.33	69
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	0	47
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			854.19	
Loans and advances from subsidiaries / Total debt	69.37	28.03	81	69.03	27.05	82	69.11	27.08	82	98.12	28.33	86	97.80	81.26	73